**BALLOT PAPER**

For proxy voting at regular shareholders' meeting of Universal Capital Bank AD Podgorica that will be held on June 17, 2019, starting at 11 o'clock at the headquarters of the bank: Stanka Dragojevica bb, Podgorica

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(name and surname/name of shareholder), (ID/number of passport for nonresidents/PIB)

owner\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ shares, with \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ votes, I declare myself in writing:

For the 1. Point of agenda: “Consideration and adoption of the annual report on the Bank's business with the independent external auditor's report for 2018” I vote:

**FOR AGAINST**

For the 2. Point of agenda: “Consideration and adoption of a dividend payment decision for 2018” I vote:

**FOR**  **AGAINST**